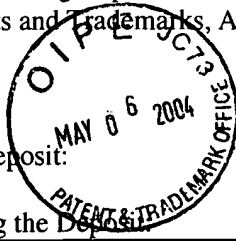


5-10-4
I hereby certify that this transmittal of the below described document is being deposited with the United States Postal Service in an envelope bearing Express Mail Label No.: EV 378721176 US
To the Commissioner of Patents and Trademarks, Alexandria VA 22313-1450
Date of Deposit: May 6, 2004

Pat Himenes

Name of Person Making the Deposit:

Signature of the Person Making the Deposit:



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: GOLDBERG et al.

Docket No.: BARR0011

Serial No. : 10/761,686

Art Unit: Unassigned

Filed: Jan 20, 2004

Examiner: Unassigned

Title: METHOD AND APPRARATUS FOR AN INCOMPLETEDMODEL OF CREDIT RISK

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents

Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97(c) together with either a:
 - () Certification under 37 CFR 1.97(e), or
 - () a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- () under 37 CFR 1.97(d) together with a:
 - () Certification under 37 CFR 1.97(e), and
 - () a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
 - () a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. BARR0011). A copy of this sheet is enclosed for accounting purposes.


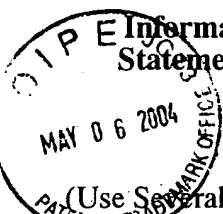
(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

Respectfully Submitted,



Michael Glenn
Attorney For Applicant
Reg. No. 30,176

Customer No. 22862

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Separate Sheets if Necessary)	Atty Docket No. BARR0011 Serial No.: 10/761,686 Applicant: GOLDBERG et al. Filing Date: 20 Jan 2004 Group: unassigned Examiner: unassigned
---	---

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	B							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	C	Black and Cox, "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions," <i>J. of Finance</i> 31(2):351-367. (1976)
	D	CredidGrades Technical Document, Ed. C.C. Finger & RiskMetrics Group pages 1-52 (2202)
	E	Duffie and Lando, "Term Structures of Credit Spreads With Incomplete Accounting Information," <i>Econometrica</i> , 69(3):633-664 (2001)
	F	Kay Giesecke, "Default and Information, Cornell University, June 2, 2001 this version August 20, 2003 pp.1-45
	G	Merton, Robert C., "On The Pricing of Corporate Debt: The Risk Structure of Interest Rates," <i>J. of Finance</i> 29:449-470 (1974)

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

Express Mail mailing label no. EV 378721176 US

Date of Deposit: 6 May 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the

Commissioner of Patents and Trademarks,

Alexandria, VA 22313-1450

Pat Himenes

Attorney Docket No: BARR0011

- PTO 1449 form
- Information Disclosure Statement
- References (5)
- Return Postcard

Customer No. 22862